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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/868,176	09/04/2001	Nigel Knight	P/2167-310	6974
21967	7590	10/04/2006	EXAMINER	
HUNTON & WILLIAMS LLP INTELLECTUAL PROPERTY DEPARTMENT 1900 K STREET, N.W. SUITE 1200 WASHINGTON, DC 20006-1109			GRAHAM, CLEMENT B	
		ART UNIT		PAPER NUMBER
		3692		
DATE MAILED: 10/04/2006				

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary	Application No.	Applicant(s)	
	09/868,176	KNIGHT ET AL.	
	Examiner	Art Unit	
	Clement B. Graham	3628	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1) Responsive to communication(s) filed on 04 September 2001.

2a) This action is FINAL. 2b) This action is non-final.

3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4) Claim(s) 1-40 is/are pending in the application.

4a) Of the above claim(s) _____ is/are withdrawn from consideration.

5) Claim(s) _____ is/are allowed.

6) Claim(s) 1-40 is/are rejected.

7) Claim(s) _____ is/are objected to.

8) Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9) The specification is objected to by the Examiner.

10) The drawing(s) filed on _____ is/are: a) accepted or b) objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

a) All b) Some * c) None of:

1. Certified copies of the priority documents have been received.
2. Certified copies of the priority documents have been received in Application No. _____.
3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) Notice of References Cited (PTO-892)

2) Notice of Draftsperson's Patent Drawing Review (PTO-948)

3) Information Disclosure Statement(s) (PTO/SB/08)
Paper No(s)/Mail Date _____.

4) Interview Summary (PTO-413)
Paper No(s)/Mail Date. _____.

5) Notice of Informal Patent Application

6) Other: _____.

DETAILED ACTION**Claim Rejections - 35 USC § 102**

1. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

2. Claims 1-40, are rejected under 35 U.S.C. 102(e) as being anticipated by Tarter et al (Hereinafter Tarter U.S5, 50, 734.

As per claim 1, Tarter discloses a method of processing payment transactions by a financial institution having a plurality of branches, each payment transaction having a destination bank and each payment transaction being capable of being forwarded through a plurality of clearing systems, the method comprising the steps of transmitting the payment transactions from the plurality of branches to a central location within the financial institution; determining, for each payment transaction, an appropriate clearing system which to forward the payment transaction; and forwarding each payment transaction to the determined appropriate clearing system.(see column 10 lines 11-67 and column 11-12 lines 1-65 and column 18 lines 58-67 and column 19—35 lines 1-67).

As per claim 2, Tarter discloses further comprising the step of designating a preferred clearing system for one of the payment transactions, and wherein the step of determining the appropriate clearing system considers the preferred clearing system. .(see column 10 lines 11-67 and column 11-12 lines 1-65 and column 18 lines 58-67 and column 19—35 lines 1-67).

As per claim 3, Tarter discloses further comprising the step of determining if the preferred clearing system is available for use. .(see column 10 lines 11-67 and column 11-12 lines 1-65 and column 18 lines 58-67 and column 19—35 lines 1-67).

As per claim 4, Tarter discloses further comprising the step of determining if the preferred clearing system is on holiday. .(see column 10 lines 11-67 and column 11-12 lines 1-65 and column 18 lines 58-67 and column 19—35 lines 1-67).

As per claim 5, Tarter discloses further comprising the step of determining if a cutoff time for using the preferred clearing system has passed. .(see column 10 lines 11-67 and column 11-12 lines 1-65 and column 18 lines 58-67 and column 19—35 lines 1-67).

As per claim 6, Tarter discloses, wherein the plurality of clearing systems include Real Time Gross Settlement (RTGS) clearing systems, and Multi Lateral Net Settlement (MLNS) clearing systems, and wherein the RTGS clearing systems can further use a Trans-European Automated Real-Time Gross settlement Express Transfer (TARGET) clearing system. .(see column 10 lines 11-67 and column 11-12 lines 1-65 and column 18 lines 58-67 and column 19—35 lines 1-67).

As per claim 7, Tarter discloses wherein the step of determining the appropriate clearing system further comprises the step of determining if the step of forwarding the payment transaction would exceed a predetermined limit. .(see column 10 lines 11-67 and column 11-12 lines 1-65 and column 18 lines 58-67 and column 19—35 lines 1-67)

As per claim 8, Tarter discloses wherein the predetermined limit is with set respect to the destination bank. .(see column 10 lines 11-67 and column 11-12 lines 1-65 and column 18 lines 58-67 and column 19—35 lines 1-67)

As per claim 9, Tarter discloses wherein the predetermined limit is set with respect to a proposed clearing system being considered for the appropriate clearing system. .(see column 10 lines 11-67 and column 11-12 lines 1-65 and column 18 lines 58-67 and column 19—35 lines 1-67)

As per claim 10, Tarter discloses 10. A method of processing a payment transaction, the payment transaction having a destination bank and the payment transaction being capable of being forwarded through a plurality of clearing systems, the method comprising the steps of. (see column 10 lines 11-67 and column 11-12 lines 1-65 and column 18 lines 58-67 and column 19—35 lines 1-67) (a) identifying candidate clearing systems which could be used to forward the payment transaction to the destination bank;
(b) verifying that a first candidate clearing system is available for use;
(c) verifying that a processing of the payment transaction does not exceed a predetermined value limit; and (d) forwarding the payment transaction to the first candidate clearing system.

.(see column 10 lines 11-67 and column 11-12 lines 1-65 and column 18 lines 58-67 and column 19—35 lines 1-67).

As per claim 11, Tarter discloses further comprising the steps of sequentially repeating steps (b) and (c) for other candidate clearing systems until one of the other candidate clearing systems satisfies the verification steps of (b) and (c); and forwarding the payment transaction to the one other candidate clearing system. .(see column 10 lines 11-67 and column 11-12 lines 1-65 and column 18 lines 58-67 and column 19—35 lines 1-67).

As per claim 12, Tarter discloses further comprising the step of manually routing the payment transaction if none of the candidate clearing systems satisfy the verification of either steps (b) or (c). .(see column 10 lines 11-67 and column 11-12 lines 1-65 and column 18 lines 58-67 and column 19—35 lines 1-67).

As per claim 13, Tarter discloses further comprising the step of prioritizing the candidate clearing systems. .(see column 10 lines 11-67 and column 11-12 lines 1-65 and column 18 lines 58-67 and column 19—35 lines 1-67).

As per claim 14, Tarter discloses wherein the step of prioritizing further comprises the step of giving higher priority to a candidate clearing system identified by a customer as a preferred clearing system. .(see column 10 lines 11-67 and column 11-12 lines 1-65 and column 18 lines 58-67 and column 19—35 lines 1-67).

As per claim 15, Tarter discloses further comprising the step of determining if the destination bank is a member of more than one clearing system. .(see column 10 lines 11-67 and column 11-12 lines 1-65 and column 18 lines 58-67 and column 19—35 lines 1-67).

As per claim 16, Tarter discloses wherein the destination bank is a member of only the first candidate clearing system,
the method further comprising the step of manually routing the payment transaction if the verification of either steps (b) or (c) fail. .(see column 10 lines 11-67 and column 11-12 lines 1-65 and column 18 lines 58-67 and column 19—35 lines 1-67).

As per claim 17, Tarter discloses wherein the TransEuropean Automated Real Time Gross settlement Express Transfer (TARGET) is designated as a desired clearing system, the method further comprising the step of eliminating candidate clearing systems which are not

Real Time Gross Settlement (RTGS) clearing systems. .(see column 10 lines 11-67 and column 11-12 lines 1-65 and column 18 lines 58-67 and column 19—35 lines 1-67).

As per claim 18, Tarter discloses wherein the verification of step (b) further comprises the step of determining if the candidate clearing system is operational. .(see column 10 lines 11-67 and column 11-12 lines 1-65 and column 18 lines 58-67 and column 19—35 lines 1-67).

As per claim 19, Tarter discloses wherein the verification of step (b) further comprises the step of determining if the candidate clearing system is on holiday. .(see column 10 lines 11-67 and column 11-12 lines 1-65 and column 18 lines 58-67 and column 19-35 lines 1-67).

As per claim 20, Tarter discloses wherein the verification of step (b) further comprises the step of determining if a cutoff time for using the candidate clearing system has passed. .(see column 10 lines 11-67 and column 11-12 lines 1-65 and column 18 lines 58-67 and column 19-35 lines 1-67).

As per claim 21, Tarter discloses wherein the predetermined value limit is set with respect to the destination bank. .(see column 10 lines 11-67 and column 11-12 lines 1-65 and column 18 lines 58-67 and column 19—35 lines 1-67).

As per claim 22, Tarter discloses wherein the predetermined value limit is a limit of debits accepted by the destination bank. .(see column 10 lines 11-67 and column 11-12 lines 1-65 and column 18 lines 58-67 and column 19-35 lines 1-67).

As per claim 23, Tarter discloses wherein the predetermined value limit is set with respect to the first candidate clearing system. .(see column 10 lines 11-67 and column 11-12 lines 1-65 and column 18 lines 58-67 and column 19-35 lines 1-67).

As per claim 24, Tarter discloses wherein the predetermined value limit is a limit of debits accepted by the first candidate clearing system. .(see column 10 lines 11-67 and column 11-12 lines 1-65 and column 18 lines 58-67 and column 19-35 lines 1-67).

As per claim 25, Tarter discloses a method of processing payment transactions by a financial institution having a plurality of branches, each payment transaction having a destination bank and each payment transaction being capable of being forwarded through a plurality of clearing systems, the method comprising the steps of

transmitting the payment transactions from the plurality of branches to a central location within the financial institution.(see column 10 lines 11-67 and column 11-12 lines 1-65 and column 18 lines 58-67 and column 19-35 lines 1-67) for each payment transaction, determine an appropriate clearing system which to forward the payment transaction by:

(a) identifying, for each payment transaction, candidate clearing systems which could be used to forward the payment transaction to the destination bank,

(b) verifying that a first candidate clearing system is available for use, and

6 (c) verifying that a processing of the payment transaction does not exceed a predetermined value limit.(see column 10 lines 11-67 and column 11-12 lines 1-65 and column 18 lines 58-67 and column 19—35 lines 1-67) and forwarding each payment transaction to the determined appropriate clearing system. .(see column 10 lines 11-67 and column 11-12 lines 1-65 and column 18 lines 58-67 and column 19—35 lines 1-67).

As per claim 26, Tarter discloses a system for processing payment transactions by a financial institution (100) the system comprising

a plurality of branches (105-115) of the financial institution (100), at least one branch generating payment transactions, each payment transaction having a destination bank and each payment transaction being capable of being forwarded through a plurality of clearing systems.(see column 10 lines 11-67 and column 11-12 lines 1-65 and column 18 lines 58-67 and column 19-35 lines 1-67) a central location (120) within the financial institution (100), the at least one branch transmitting the payment transactions to the central location; and

a payment router (170, 255) within the central location (120), the payment router (170, 255) determining, is for each payment transaction, an appropriate clearing system to-which each payment transaction should be forwarded, and the payment router forwarding each payment transaction to the determined appropriate clearing system.(see column 10 lines 11-67 and column 11-12 lines 1-65 and column 18 lines 58-67 and column 19-35 lines 1-67).

As per claim 27, Tarter discloses wherein the plurality of clearing systems include Real Time Gross Settlement (RTGS) clearing systems, and Multi-lateral Net Settlement (MLNS) clearing systems, and wherein the RGGS clearing systems can further use a Trans-

European Automated Real-Time Gross settlement Express Transfer(TARGET) clearing system. .(see column 10 lines 11-67 and column 11-12 lines 1-65 and column 18 lines 58-67 and column 19-35 lines 1-67).

As per claim 28, Tarter discloses further comprising a flow control module (170, 255) coupled to the payment router (170,250), wherein the flow control module determines if the forwarding of the payment transaction by the payment router (170, 250) would exceed a predetermined limit. .(see column 10 lines 11-67 and column 11-12 lines 1-65 and column 18 lines 58-67 and column 19-35 lines 1-67).

As per claim 29, Tarter discloses wherein the predetermined limit is set with respect to the destination bank. .(see column 10 lines 11-67 and column 11-12 lines 1-65 and column 18 lines 58-67 and column 19-35 lines 1-67).

As per claim 30, Tarter discloses wherein the spredetermined value limit is a limit of debits accepted by the destination bank. .(see column 10 lines 11-67 and column 11-12 lines 1-65 and column 18 lines 58-67 and column 19-35 lines 1-67).

As per claim 31, Tarter discloses wherein the predetermined limit is set with respect to a proposed clearing system. .(see column 10 lines 11-67 and column 11-12 lines 1-65 and column 18 lines 58-67 and column 19-35 lines 1-67).

As per claim 32, Tarter discloses wherein the predetermined value is a limit of debits accepted by the proposed clearing system. .(see column 10 lines 11-67 and column 11-12 lines 1-65 and column 18 lines 58-67 and column 19-35 lines 1-67).

As per claim 33, Tarter discloses wherein the payment router (170, 250) determines if the destination is bank is a member of more than one clearing system. .(see column 10 lines 11-67 and column 11-12 lines 1-65 and column 18 lines 58-67 and column 19-35 lines 1-67).

As per claim 34, Tarter discloses wherein the payment router (170, 250) identities candidate clearing systems which could be used to forward the payment transaction to the destination bank and wherein the payment router verities that a first candidate clearing system is available for use. .(see column 10 lines 11-67 and column 11-12 lines 1-65 and column 18 lines 58-67 and column 19-35 lines 1-67).

As per claim 35, Tarter discloses wherein the payment router (170, 250) determines if the candidate clearing system is on holiday. .(see column 10 lines 11-67 and column 11-12 lines 1-65 and column 18 lines 58-67 and column 19-35 lines 1-67).

As per claim 36, Tarter discloses wherein the payment router (1170, 250) determines if a cutoff time for using the candidate clearing system has passed. . .(see column 10 lines 11-67 and column 11-12 lines 1-65 and column 18 lines 58-67 and column 19-35 lines 1-67).

As per claim 37, Tarter discloses wherein if the first candidate clearing system is not available for use, the payment router (110, 250) further verifying at least one of the other candidate clearing systems is available for use. .(see column 10 lines 11-67 and column 11-12 lines 1-65 and column 18 lines 58-67 and column 19-35 lines 1-67).

As per claim 38, Tarter discloses wherein the payment router (170,250) manually routes the payment transaction if one of the candidate clearing systems are available for use. .(see column 10 lines 11-67 and column 11-12 lines 1-65 and column 18 lines 58-67 and column 19-35 lines 1-67).

As per claim 39, Tarter discloses wherein the payment router (170, 250) priorities the candidate clearing systems. .(see column 10 lines 11-67 and column 11-12 lines 1-65 and column 18 lines 58-67 and column 19-35 lines 1-67).

As per claim 40, Tarter discloses wherein the payment router (170, 250) gives higher priority to a candidate clearing system identified by a customer as a preferred clearing system. .(see column 10 lines 11-67 and column 11-12 lines 1-65 and column 18 lines 58-67 and column 19-35 lines 1-67).

Conclusion

3. The prior art of record and not relied upon is considered pertinent to Applicants disclosure.

Liddy Eder (US Patent 6, 026, 388) teaches user interface and other enhancements for natural language information retrieval system and method.

Kohorn US PATENT: 5, 508, 731) teaches generation of enlarged participatory broadcast audience.

Art Unit: 3628

4. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Clement B Graham whose telephone number is 703-305-1874. The examiner can normally be reached on 7am to 5pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Hyung S. Sough can be reached on 703-308-0505. The fax phone numbers for the organization where this application or proceeding is assigned are 703-305-0040 for regular communications and 703-305-0040 for After Final communications.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the receptionist whose telephone number is 703-305-3900.

CG

Sept 14, 2006


FRANTZY POINVIL
PRIMARY EXAMINER
A4 3628